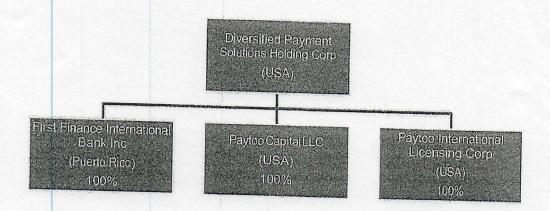
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2. Corporate Structure



DPS employs 7 staff that provide management, marketing, IT and administration support to FFIB.

Paytoo International Licensing Corp was established as the company that will own the technical platform and administer royalties to clients for using the system under white label agreements.

Paytoo Capital LLC has been established to offer credit to consumers and businesses via preferred partners to remove any potential liabilities to FFIB.

Paytoo International Licencing Corp has a current licence active with Banc Services International.

Paytoo Capital LLC is currently dormant.



3. Shareholders

FFIB's share capital is 5,000,000 shares at \$1 per share. Currently the only shares issued to date are 250,000 shares to DPS. These shares have been fully paid.

A further \$1.25 million was injected into FFIB by DPS in 2017 and 2018 and is recorded as injected additional paid in capital by DPS.

Shareholders of the Holding Company DPS, with more than 1% shareholding in DPS are identified below:

DPS		
Shareholder Name	Shares	Shareholding %
Poignant Michel	70,983,993	51.28%
Bachelier Michel	2,500,000	1.81%
Mayol Cedric	3,250,000	2.35%
Septaria LLC	23,000,000	16.61%
Temkina	5,000,000	3.61%
Voronado Equity Invetsmt	5,060,000	3,66%
Comadet LLC	4,875,000	3.52%
Hoger Pastel	1,632,500	1.18%
Jane Investments LLC*	1,500,000	1.08%
Other Shareholders	14,133,507	10,21%
Unattributed Poll Reserve	6,500,000	4.70%
Total	138,435,000	100.00%

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Nictor Larrash - Floride Resident

Partonia Finance Lic. Floride

Bred Hudson - Floride Res.

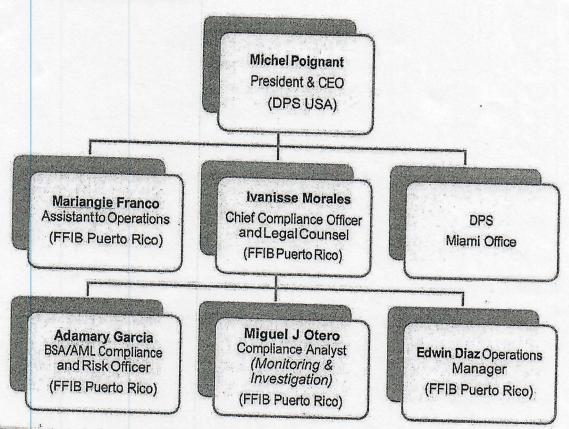
Mahammed Womhin Al Saje
Grahae Saudi Comen

Frequence Commen, - Floride Res

Name Thath - Floride Resident



4. FFIB Management Structure



Michel Poignant - President & CEO FFIB and DPS

Mr. Poignant has more than 20 years of experience establishing and successfully managing multinational companies and global corporations in computer technology dominated industries. He is currently the founder and CEO of Diversified payment solution holdings that consists of several companies including First Finance International Bank Inc. where he provides leadership and oversees development and deployment of growth strategy.

Mr. Poignant is knowledgeable in providing high quality banking services to fulfil community and customer needs with a focus on increasing shareholder value. As motivational leader, he has established and directed a highly skilled management team to maximize profits with the best interests of shareholders, customers, employees and communities.

Ivanisse Morales - Chief Compliance Officer & Legal Counsel FFIB

Ms. Ivanisse Morales holds a Business Administration and Accounting Degree from the University of Puerto Rico, Rio Piedras Campus and a Juris Doctor degree from the Interamerican University of Puerto Rico School of Law. She is admitted by the Puerto Rico Supreme Court to practice Law and Public Notary

THE TEAM



Michel Poignant - CEO & Founder

Michel Poignant, a veteran in computer technology, began his career in marketing and since then holds extensive experience in the development and successful management of multi-national companies and global corporations. Contributor in the creation and development of the PAYTOO electronic wallet platform, he became an essential collaborator in the formation of a group of products and services related to telecom, store value cards, prepaid cards, bill payment processing services and money transfers. Mr. Poignant is also known for launching several innovative products as are: The Moby-Desk, the First Mobile Desktop and the Photo Bingo, the first Roll Film vending machine. Today, Mr. Poignant is founder and CEO of PAYTOO CORP and its group of subsidiaries.



Cedric Mayol - CTO & Founder

Since he graduated as the valedictorian of his school of "Design and Maintenance of Software", Cedric Mayol has accumulated over 14 years of experience in administration and development, including installation and administration of Linux servers, Web and Mobile development for large accounts. Cedric has also worked with automobile companies including Peugeot, Volkswagen and Audi. He is the technical mastermind of PAYTOO and the master architect of the system.

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